

130dsc (4/12)

United States Bankruptcy Court

Western District of Missouri

Case No. **13-43648-drd13**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ora E Mott
1803 NE 72nd Terr
Kansas City, MO 64118

Social Security No.:
xxx-xx-4179

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/19/16

/s/ Dennis R. Dow
United States Bankruptcy Judge

INFORMATION ABOUT ACCESSING COURT DOCUMENTS

The chapter 13 trustee has filed a Notice of Completion with the Court that the debtor(s) in this case has completed all payments under the court-approved chapter 13 plan. The chapter 13 trustee will file a final report in this case as soon as all the checks have been negotiated, usually within 150 days after the Notice of Completion. You may access documents filed in the case through the PACER program. To register for a PACER login and password, go to <https://www.pacer.gov/psco/cgi-bin/regform.pl>. There is a charge of \$.10 per page to view documents, however if you incur less than \$15.00 in charges per quarter, PACER fees are waived as approved by the Judicial Conference of the United States.

SEE THE BACK OF THIS ORDER FOR ADDITIONAL IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after completion of all payments under the debtor's confirmed chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue to pursue a lawsuit, to garnish wages or seize other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order could be required to pay damages and attorney's fees to the debtor. However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts that are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support.
- b. Debts for most student loans.
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations.
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, watercraft or aircraft while intoxicated.
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005).
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due.
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005).
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the laws are complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of MissouriIn re:
Ora E Mott
DebtorCase No. 13-43648-drd
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0866-4

User: revisc
Form ID: 130dscPage 1 of 2
Total Noticed: 25

Date Rcvd: Sep 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2016.

db
 14928623 +Ora E Mott, 1803 NE 72nd Terr, Kansas City, MO 64118-2311
 14928624 +Kramer & Frank, 1125 Grand Blvd., ste 600, Kansas City, MO 64106-2501
 14928624 +Liberty Hospital, 2525 Glann W. Hendren Dr., Liberty, MO 64068-9600
 14928625 +Max Lacasse, 1803 NE 72nd Terr., Kansas City, MO 64118-2311
 14928627 +North Kansas City Hospital, 2800 Clay Edwards Dr., Kansas City, MO 64116-3220
 14928629 +Power Dry, 14808 W. 114 Terr., Lenexa, KS 66215-4883
 14928632 +Welk Resort Group, PO Box 512148, Los Angeles, CA 90051-0148

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14998466 EDI: CAPITALONE.COM Sep 19 2016 21:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
 14928617 +EDI: CAPITALONE.COM Sep 19 2016 21:13:00 Capital One Bank USA, P.O. Box 30253,
Salt Lake City, UT 84130-0253
 14928618 +EDI: CAPITALONE.COM Sep 19 2016 21:13:00 Capital One Bank USA, P.O. Box 30281,
Salt Lake City, UT 84130-0281
 14956712 EDI: BL-BECKET.COM Sep 19 2016 21:13:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
 14928619 +EDI: RMSC.COM Sep 19 2016 21:13:00 GECRB/Sams Club, PO Box 965005,
Orlando, FL 32896-5005
 14928620 +EDI: RMSC.COM Sep 19 2016 21:13:00 GEMB/Lowes, P.O. Box 956005, Orlando, FL 32896-0001
 14971107 E-mail/Text: bankruptcy.bnc@ditech.com Sep 19 2016 21:13:26 Green Tree Servicing, LLC,
P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785
 14928621 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 19 2016 21:13:26 Green Tree Servicing,
PO Box 6172, Rapid City, SD 57709-6172
 14971108 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 19 2016 21:13:26 Green Tree Servicing, LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
 14928622 +EDI: CBSKOHL'S.COM Sep 19 2016 21:13:00 Kohls payment center, P.O. Box 3115,
Milwaukee, WI 53201-3115
 15015160 EDI: RESURGENT.COM Sep 19 2016 21:13:00 LVNV Funding, LLC its successors and assigns as,
assignee of MCI Communications, Services, Inc, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
 14928626 E-mail/Text: bankruptcy@nfm.com Sep 19 2016 21:13:29 Nebraska Furniture Mart,
P.O. Box 3456, Omaha, NE 68103
 14931144 +E-mail/Text: bankruptcy@nfm.com Sep 19 2016 21:13:29 Nebraska Furniture Mart, PO Box 3000,
Omaha, NE 68103-3030
 15018576 EDI: PRA.COM Sep 19 2016 21:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
 14928628 +EDI: RMSC.COM Sep 19 2016 21:13:00 Paypal, P.O. Box 965005, Orlando, FL 32896-5005
 14994133 EDI: Q3G.COM Sep 19 2016 21:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
 14928630 +EDI: SEARS.COM Sep 19 2016 21:13:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 14928631 +EDI: WTRRN BANK.COM Sep 19 2016 21:13:00 Target, P.O. Box 673,
Minneapolis, MN 55440-0673

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0866-4

User: revisc
Form ID: 130dsc

Page 2 of 2
Total Noticed: 25

Date Rcvd: Sep 19, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2016 at the address(es) listed below:

Andrew M. Duncan on behalf of Creditor Power Dry, Inc. aduncan@cmplaw.net

Karen S. Maxcy on behalf of Debtor 1 Ora E Mott bankruptcy@wagonergroup.com,
maxcy@wagonergroup.com

Richard Fink ecfincdocs@WDM013.com

Susan L. Lissant on behalf of Creditor Missouri Department of Revenue bankruptcy@dor.mo.gov

William T. Holmes, II on behalf of Creditor Green Tree Servicing LLC, as authorized servicer
for Fannie Mae, as owner and holder of account/contract originated by CTX Mortgage Company, LLC
bkty@msfirm.com, WHolmes@ecf.courtdrive.com

TOTAL: 5